

Amendments to the Specification

Please delete paragraph [0060] at page 17 and insert therefor:

--[0060] The data 240 may include internal customer information data ~~242~~ 244 and customer credit data 246. The data ~~242~~ 244, 246 may be obtained from one or more of the modules 222, 224, 226, 230, 232, 234, 236 or otherwise sourced. The content of the data ~~242~~ 244, 246 will be discussed in greater detail below.--

Please delete paragraph [0083] at page 24 and insert therefor:

--[0083] FIG. 8 illustrates operations that may be used to carry out further embodiments of the present invention. The payment history collection and maintenance module 222 of the CSIPC server 200 collects and maintains records of payment history of customers (Block 370). The customers may be customers of an organization such as a vendor whose goods/services are being offered by a sales representative, or an affiliated entity. The payment history may be a history of the payments made and/or due to the vendor (or affiliated entity). For example, the vendor may be a publisher of a business directory and the customer may have had a past advertisement in the business directory for which payments were due. Additionally or alternatively, the vendor or affiliated entity may be a telephone service provider and the customer may have purchased telephone service from the vendor for which payments were due. The payment history data is saved in the internal customer information data ~~242~~ 244. The internal customer information data 244 may include further information relating to the customer such as customer profile information, details of past advertising by the customer, and/or details of past products purchased from the vendor by the customer.--

Please delete paragraph [0086] at page 25 and insert therefor:

--[0086] The customer lookup module 226 accesses the internal customer information data ~~242~~ 244 to identify the customer corresponding to the request (Block 374). For example,

where the request is or includes a telephone number or account number, the customer lookup module **226** identifies the customer name, tax identification number or the like corresponding to the telephone or account number. The customer name or similar identification may be required in order to access information from the ECRA system **150**.--

Please delete paragraph [0087] at page 25 and insert therefor:

--[0087] The internal customer information retrieval module **230** retrieves the internal customer information data ~~242~~ 244 to access the records of payment history, if any, to the vendor associated with the selected customer (Block **376**). The module **230** may also access other internal customer information such as the customer address, a customer contact name, one or more category designations that have been assigned to the customer (e.g. account closed or suspended) and/or information relating to past advertising or product purchase by the customer.--

Please delete paragraph [0089] at page 25 and insert therefor:

-- [0089] The internal customer rating and term determining module **234** then determines an internal customer rating and/or one or more sales terms (Block **382**). The module ~~382~~ 234 may determine the internal customer rating and/or sale term(s) using the external credit rating and/or the internal customer information (including the customer payment history).--